

REDEEMER CHURCH COLCHESTER

REPORT AND ACCOUNTS

FOR THE YEAR ENDED

31ST DECEMBER 2020

Registered Charity Number – 1165450

Address:

Orwell Church

The Orwell Centre

114 Fore Hamlet

IPSWICH

IP3 8AF

REDEEMER CHURCH COLCHESTER
FOR THE YEAR ENDED 31ST DECEMBER 2020

Charity Trustees

Maurice Nightingale (Chair)
Ben Parker
Hugh Pearce
Joel Davies

Independent Examiner

Mrs Carole Cowgill ACA
4 Penny Meadow Chapel St Mary
Ipswich IP9 2UU

Bankers

Charities Aid Foundation (CAF Bank)
25 Kings Hill Avenue
Kings Hill
West Malling
ME19 4JQ

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REDEEMER CHURCH COLCHESTER**REPORT OF THE TRUSTEES**
FOR THE YEAR ENDED 31ST DECEMBER 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020.

OBJECTIVES AND ACTIVITIES**Objectives and aims**

To advance the Christian faith, and to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind.

Main activities undertaken for the public benefit in relation to these objectives

During the year we adapted to the pandemic and national lockdowns. At the end of the year there were three staff members, one full-time, one part-time and another on maternity leave.

Weekly worship meetings were held at St John's Green Primary School in Colchester or online due to the pandemic. Other church activities and programmes comprise mainly of the following:

- Weekly prayer meetings
- Weekly Small Groups (called Life Groups) where church members meet in small gatherings usually 8 - 16 in number. These meetings include worship, prayer and Bible study, and were mostly done online.
- Children's work went online, and resources and videos were provided weekly.
- A "Pray and Play" meeting was held during the week for mothers and toddlers when the pandemic restrictions were lifted.
- Various community events took place throughout the year, including our Christmas production.
- 'We have partnered with other local churches and helped lead a town-wide WHO CARES? Initiative, researching and addressing the needs of the community.
- Hugh Pearce (Pastor of Redeemer Church) and other members served churches or at events in Finland and France (online!)

As a result of the above activities the church has continued to thrive, with Sunday and midweek attendance growing. As a church we have been called to be an equipping and sending church, yet despite many members moving on during the year on missional activities the church continues to attract new members.

Public benefit

The Church provides public benefit in many ways, including through the provision of teaching and pastoral support to single people (including university students), married couples and their families, who have a connection with Redeemer Church. Many church members make significant contributions of benefit to the people of Colchester and beyond, through their employment in such spheres as health care, law and order, and education; and in addition, church members are equipped, encouraged and supported to serve into the town and surrounding communities as volunteers in various ways, such as via the Food Bank and local hospital.

ACHIEVEMENTS AND PERFORMANCE**Charitable activities**

Particular items of note in the year were:

- Numerical growth
- Helped organise town-wide 'Who Cares?' initiative
- Adapted to online church
- Income has grown
- New Small Groups system adjusted and adapted for online engagement
- Average Sunday attendance: 80-90 (when measurable)
- Increased engagement by members in the church

FINANCIAL REVIEW**Financial position**

Church income, as shown in the Financial Statements, increased significantly during the year, although outgoings declined slightly, mainly due to a reduction in venue hire because of the transfer to online services during the pandemic lockdowns. The Trust's income for the year exceeded outgoings by around £19,000, and the year-end bank balances were in excess of the equivalent of 3 months 2020 outgoings, which is the reserves policy the trustees are seeking to operate to on an ongoing basis.

REDEEMER CHURCH COLCHESTER

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31st DECEMBER 2020 (continued)

The Trust continues to benefit from the work and service of many volunteers.

The Trust's principal source of funds is derived from regular giving by our core church members.

Our expenditure has supported many local, national and international projects, including but not limited to local foodbanks, supporting a church plant in San Francisco and through pastoral support for individuals and families within our community.

Trustees are selected from suitable people who are part of the Redeemer Church or involved in the wider ministry of Relational Mission.

Responsibility for the day-to-day management of the operation of the Trust rests with the church elders in liaison with the trustees as and when appropriate.

The trustees feel confident that church income will cover all operating costs in full during the 2021 financial year.

Reserves policy

We have established our reserves at 3 months running costs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a constitution, and is a Charitable Incorporated Organisation (CIO).

There are 4 current Trustees. The quorum is two charity trustees, or the number nearest to one third of the total number of charity trustees, whichever is greater, or such larger number as the charity trustees may decide from time to time. The Church operates in association with the Relational Mission Sphere of Newfrontiers.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1165450

Principal address

The Hope Centre,
10 St. Margaret's Street,
Ipswich
IP4 2AT

Trustees

M Nightingale
B Parker
H Pearce
J Davies

Independent Examiner

Mrs. Carole Cowgill ACA
4 Penny Meadow,
Capel St. Mary,
Ipswich
IP9 2UU

Approved by order of the board of trustees on 27/10/21 and signed on its behalf by:


.....
H Pearce – Trustee

Independent Examiner's Report
to the Trustees of Redeemer Church Colchester
on the Accounts for the year ended 31st December 2020
Registered Charity No. 1165450

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2020.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Charities Act).

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Charities Act, and, in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Charities Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that, in any material respect, the accounting records were not kept in accordance with section 130 of the Charities Act, or the accounts did not accord with the accounting records, or the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities Act (Accounts and Reports) Regulations 2008, other than any requirement that the accounts give a "true and fair" view, which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: *Al Cowgill*

Date: *25/10/21*

Mrs. Carole Cowgill ACA
4 Penny Meadow
Capel St. Mary
Ipswich
IP9 2UU



REDEEMER CHURCH COLCHESTER**STATEMENT OF FINANCIAL ACTIVITIES,
including Income and Expenditure Account,
FOR THE YEAR ENDED 31ST DECEMBER 2020**


	Notes	Total Funds 2020 (Unrestricted) £	Total Funds 2019 (Unrestricted) £
INCOME	2		
Income and endowments from:			
Donations, legacies and grants		93,983	76,071
Total incoming resources		<u>93,983</u>	<u>76,071</u>
 EXPENDITURE			
Expenditure on:			
Charitable activities		74,875	78,766
Total expenditure		<u>74,875</u>	<u>78,766</u>
 Net income/(expenditure) for the year		19,108	(2,695)
 RECONCILIATION OF FUNDS			
Total funds brought forward		22,557	25,252
 Total funds carried forward		<u>41,665</u>	<u>22,557</u>

The notes to the accounts form an integral part of these accounts.

REDEEMER CHURCH COLCHESTER**BALANCE SHEET****AT 31ST DECEMBER 2020**

		31 December <u>2020</u>	31 December <u>2019</u>
	Note	£	£
FIXED ASSETS	3	<u>1,698</u>	<u>688</u>
CURRENT ASSETS			
Debtors	4	1,600	1,669
Cash at bank and in hand		<u>40,013</u>	<u>22,417</u>
Total current assets		<u>41,613</u>	<u>24,086</u>
CREDITORS: amounts falling due within one year	5	(1,646)	(2,217)
NET CURRENT ASSETS		<u>39,967</u>	<u>21,869</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>41,665</u>	<u>22,557</u>
FUNDS OF THE CHARITY			
Unrestricted funds	6	<u>41,665</u>	<u>22,557</u>

These accounts were approved by the Trustees and signed on their behalf:

Signed: 
B Parker - Trustee

Date: 26/10/21

Signed: 
H Pearce - Trustee

Date: 26/10/21

REDEEMER CHURCH COLCHESTER**NOTES TO THE ACCOUNTS****FOR THE YEAR ENDED 31ST DECEMBER 2020****1 Accounting Policies****Basis of preparation of the accounts**

The accounts have been prepared under the historical cost convention, with items recognised at cost or transaction value. They have been prepared in pounds sterling.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), effective 1st January 2019, and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011.

The charity has taken advantage of the exemption in Financial Reporting Standard 102 Section 1A Small Entities from the requirement to produce a Cash Flow Statement.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The accounts have been prepared using the Accruals method.

2 Income

Income includes donations (including £16,271 in gift aid) and income from meetings and booklets.

3 Tangible Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Computer and Audio Visual equipment - 25% of cost

Items costing less than £800 are written off in the year of purchase.

	£
COST	
Bal bf 1/1/20	918
Additions	1654
Bal cf 31/12/20	<u>2572</u>
 DEPRECIATION	
Bal bf 1/1/20	230
Charge for the year	644
Bal cf 31/12/20	<u>874</u>
 NET BOOK VALUE	
At 31/12/20	<u><u>1,698</u></u>
At 31/12/19	<u><u>688</u></u>

REDEEMER CHURCH COLCHESTER**NOTES TO THE ACCOUNTS (CONTINUED)****FOR THE YEAR ENDED 31ST DECEMBER 2020**

4 Debtors	2020	2019
	£	£
Gift aid debtors	1,600	1,669
	<u>1,600</u>	<u>1,669</u>
5 Creditors: amounts falling due within one year	2020	2019
	£	£
Creditors and Accruals	1,646	2,217
	<u>1,646</u>	<u>2,217</u>
6 Charity Funds	2020	2019
	£	£
Unrestricted funds:		
General fund		
Bal bf 1/1/20	22,557	25,252
Net income/ (expenditure) in the year	19,108	(2,695)
General funds cf 31/12/20	<u>41,665</u>	<u>22,557</u>
Total Unrestricted funds	<u>41,665</u>	<u>22,557</u>
7 Trustee remuneration and benefits	2020	2019
	£	£
Trustees' salaries	36,540	39,616
Trustees' pensions paid	2,424	2,528
	<u>38,964</u>	<u>42,144</u>

During the year, Mr H. Pearce was paid by the charity as its Pastor. He did not receive any remuneration for his role as trustee.

Remuneration and employment costs of £5,805 (2019: £9,500) were paid during the year to Mikka Parker, wife of trustee Ben Parker. This was in relation to her employment with the charity. Ben Parker was not involved in any decision-making relating to her employment or remuneration.

There were no trustees' expenses paid the year ended 31st December 2020, nor for the year ended 31st December 2019.